Case 16-16888 Doc 1 Fill in this information to identify your case:	Filed 05/19/16	Entered 05/19/16 12:24:10 age 1 of 69	Desc Main
United States Bankruptcy Court for the:			
Northern District of: Illinois (State)			
Case number (if known)	Chapter you are filing under: Chapter 7 Chapter 11 Chapter 12 Chapter 13		Check if this is an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use *you* and *Debtor 1* to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use *you* to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be *yes* if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pá	art 1: Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name	Damion First name	First name
	Write the name that is on	i iist iiaiiie	- IIst Hallie
	your government-issued picture identification (for	Middle name	Middle name
	example, your driver's license or passport	Hunter Last name	Last name
	Bring your picture identification to your meeting with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2.	All other names you	=-	=
	have used in the last 8 years	First name	First name
	Include your married or maiden names.	Middle name	Middle name
	maiden names.	Last name	Last name
		First name	First name
		Middle name	Middle name
		Last name	Last name
3.	Only the last 4 digits of your Social	XXX - XX8080	xxx - xx-
	Security number or	OR	OR
	federal Individual Taxpayer	9 xx - xx-	9 xx - xx-
	Identification number (ITIN)		

Damior Case 16-16888 Doc 1 Filed 05/41/9/16 Entered 05/10/16 /12:24:10 Desc Main Debtor 1 Page 2 of 69 Document Document **About Debtor 1:** About Debtor 2 (Spouse Only in a Joint Case): 4. Any business names I have not used any business names or EINs. I have not used any business names or EINs. and Employer Identification Business name Business name Numbers (EIN) you have used in the last 8 years Business name Business name Include trade names and EIN EIN doing business as names EIN EIN 5. Where you live If Debtor 2 lives at a different address: 3240 W 147th PI Number Street Number Street Midlothian 60445 Illinois City State Zip Code City State Zip Code Cook County County If your mailing address is different from the one above, fill If Debtor 2's mailing address is different from yours, fill it in it in here. Note that the court will send any notices to you at this here. Note that the court will send any notices to this mailing mailing address. address. Number Street Number Street City Zip Code State City State Zip Code 6. Why you are Check one: Check one: choosing this Over the last 180 days before filing this petition, I have lived district to file for Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. in this district longer than in any other district. bankruptcy I have another reason. Explain. (See 28 U.S.C. §§ 1408.) I have another reason. Explain. (See 28 U.S.C. §§ 1408.)

Debtor 1 Damior Case 16-16888 Doc 1 Filed 05/41-9/16 Entered 05/41-9/16 (ila2v24:10 Desc Main
First Name Document Plant Page 3 of 69

Tell the Court About Your Bankruptcy Case Part 2: 7. The chapter of the Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form **Bankruptcy Code** B2010)). Also, go to the top of page 1 and check the appropriate box. you are choosing to Chapter 7 file under Chapter 11 Chapter 12 Chapter 13 8. How you will pay the ☑ I will pay the entire fee when I file my petition. Please check with the clerk's office in your local fee court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order... If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address. I need to pay the fee in installments. If you choose this option, sign and attach the Application for Individuals to Pay Your Filing Fee in Installments (Official Form 103A). I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the Application to Have the Chapter 7 Filing Fee Waived (Official Form 103B) and file it with your petition. 9. Have you filed for No. bankruptcy within the last 8 years? Yes. District Case number District Case number District ____ When Case number MM / DD / YYYY 10. Are any bankruptcy ₩ No. cases pending or being filed by a Yes, Debtor Relationship to you spouse who is not When District Case number, if known filing this case with you, or by a Debtor Relationship to you business partner, or When District Case number, if known by an affiliate? 11. Do you rent your ✓ No. Go to line 12. residence? Yes. Has your landlord obtained an eviction judgment against you and do you want to stay in your residence? ✓ No. Go to line 12. Yes. Fill out Initial Statement About an Eviction Judgment Against You (Form 101A) and file it with this bankruptcy petition.

Damior Case 16-16888 Doc 1 Filed 05/41/9/16 Entered 05/19/16 (1/2):24:10 Desc Main Debtor 1 Page 4 of 69 Document of the Document of th Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole ◪ No. Go to Part 4. proprietor of any full- or part-time Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than City State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate deadlines. Chapter 11 of the If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of operations, cash-flow **Bankruptcy Code** statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). and are you a small business debtor? No. I am not filing under Chapter 11. For a definition of No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the small business debtor, Bankruptcy Code. see 11 U.S.C. § Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. 101(51D). Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have ◪ No. any property that poses or is alleged Yes. What is the hazard? to pose a threat of imminent and identifiable hazard to public health or If immediate attention is needed, why is it needed? safety? Or do you own any property that needs immediate attention? Where is the property? For example, do you Number Street own perishable goods, or livestock that must be fed, or a building that needs urgent

repairs?

State

City

Zip Code

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Explain Your Efforts to Receive a Briefing About Credit Counseling Part 5:

Active duty.

counseling with the court.

15. Tell the court whether you have received briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 2 (Spouse Only in a Joint Case):

About Debtor 1: You must check one: You must check one: I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion. completion. Attach a copy of the certificate and the payment plan, if any, that you developed with the agency. I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion. completion. Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any. plan, if any. I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement. of the requirement. To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case. you to file this case. Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. case may be dismissed. Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days. I am not required to receive a briefing about credit counseling because of: I have a mental illness or a mental Incapacity. Incapacity. deficiency that makes me incapable of realizing or making rational decisions about finances. My physical disability causes me to be Disability. Disability. unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit
counseling because of:

I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the

internet, even after I reasonably tried to

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit

counseling with the court.

I am currently on active military duty in a

military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit

Damior Case 16-16888 Doc 1 Filed 05/119/16 Entered 05/119/116 (12:24:10 Desc Main Page 6 of 69 Document Document **Answer These Questions for Reporting Purposes** 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) 16. What kind of debts as "incurred by an individual primarily for a personal, family, or household purpose." do you have? No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. 17. Are you filing under No. I am not filing under Chapter 7. Go to line 18. Chapter 7? Do you estimate that Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors? after any exempt property is excluded No. and administrative Yes. expenses are paid that funds will be available for distribution to unsecured creditors? **√** 1-49 1,000-5,000 25,001-50,000 18. How many creditors 5,001-10,000 50,001-100,000 50-99 do you estimate that 10,001-25,000 More than 100,000 you owe? 100-199 200-999 **✓** \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 19. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your assets \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion to be worth? \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 20. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion liabilities to be? \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion Part 7: Sign Below I have examined this petition, and I declare under penalty of perjury that the information provided is true For you and correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. x /s/ Damion Hunter Signature of Debtor 2 Signature of Debtor 1 Executed on 5/19/2016 Executed on MM / DD / YYYY MM / DD / YYYY

Debtor 1

Debtor 1 Damior Case 16-16888 Doc 1 Filed 05/119/16 Entered 05/119/16 (il.2):24:10 Desc Main
First Name Document Plane Page 7 of 69

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page.

X

I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

orrect.	my that the line	induon i	ir the senedale	os med with the petition is
/s/ Daniel Giannola Signature of Attorney for Debtor		Date	5/19/2016 MM / DD / YY	
Daniel Giannola Printed name				
Semrad Law Firm				
Firm name				
11101 S. Western Avenue				
Street				
Chicago	Illinois			60643
City	State			Zip Code
Contact phone		E	Email address	dgiannola@semradlaw.com
Bar number		5	State	

Doc 1 Filed 05/19/16 Entered 05/19/16 12:24:10 Desc Main Fill in this information to identify your case: Debtor 1 Damion Hunter First Name Middle Name Last Name Debtor 2 (Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the: Northern District of Illinois (State) Case number (If known) Check if this is an amended filing Official Form 106Sum Summary of Your Assets and Liabilities and Certain Statistical Information 12/15 Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page. **Summarize Your Assets** Your assets Value of what you own 1. Schedule A/B: Property (Official Form 106A/B) \$0.00 1a. Copy line 55, Total real estate, from Schedule A/B..... \$4,300.00 1b. Copy line 62, Total personal property, from Schedule A/B \$4,300.00 1c. Copy line 63, Total of all property on Schedule A/B..... Summarize Your Liabilities Your liabilities Amount you owe 2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D 3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) \$0.00 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F...... \$20.532.00 3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F...... \$20,532.00 Your total liabilities Summarize Your Income and Expenses 4. Schedule I: Your Income (Official Form 106I) \$1,500.00 Copy your combined monthly income from line 12 of Schedule I.....

5. Schedule J: Your Expenses (Official Form 106J)

Copy your monthly expenses from line 22, Column A, of Schedule J.....

\$1,325.00

Filed 05/41-9/16 Entered 05/41-9/16 Ak2i/24:10 Desc Main Damior Case 16-16888 Doc 1 Debtor 1 Page 9 of 69 **Answer These Questions for Administrative and Statistical Records** 6. Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 7. What kind of debt do you have? Vour debts are primarily consumer debts. Consumer debts are those incurred by an individual primarily for a personal, family, or household purpose. 11 U.S.C. § 101(8). Fill out lines 8-10 for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official \$3,000.00 Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.

9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

From Part 4 on Schedule E/F, copy the following:	Total claim
9a. Domestic support obligations (Copy line 6a.)	\$0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$0.00
9d. Student loans. (Copy line 6f.)	\$0.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	\$0.00
9g. Total. Add lines 9a through 9f.	\$0.00

	Case 16-16888	R Doc 1	Filed 05/19/16	Entered 05/19/16	3 12:24:10	Desc Main
Fill in this	information to identify your case:	:		J		
Debtor 1	Damion		Hunte	er		
	First Name	Middle	Name Last N	Name		
Debtor 2 (Spouse, i	f filing) First Name	Middle	Name Last N	Name		
United Sta	ates Bankruptcy Court for the:	Northern	District of I			
Case num (If known)	ber		(State)		
Officia	al Form 106A/B					Check if this is an amended filing
Sched	dule A/B: Prope	rty				12/1
esponsib vrite your Part 1:	where you think it fits best. Be le for supplying correct informane and case number (if kno Describe Each Residence I own or have any legal or equ	mation. If more s own). Answer eve ce, Building, l	space is needed, attach ery question. Land, or Other Rea	a separate sheet to this for Il Estate You Own or H	m. On the top of	any additional pages,
<u>~</u>	No. Go to Part 2					
	Yes. Where is the property?					
1.1	Street address, if available, or o	other description	What is the property Single-family home	Э	the amount of a	recured claims or exemptions. Put ny secured claims on Schedule D: Have Claims Secured by Property.
	offoot address, if available, of c	outer accompliant	Duplex or multi-un	· ·	Current value	of the Current value of the
			Condominium or o	•	entire property	
			Land	iobile nome		_
	Number Street		Investment propert	V		ature of your ownership
			Timeshare	,	interest (such a the entireties.	as fee simple, tenancy by or a life estate), if known.
	City State	Zip Code	Other			
			Who has an interest Debtor 1 only Debtor 2 only Debtor 1 and Debt	in the property? Check one or 2 only	Check if the check	nis is community property uctions)
				debtors and another		
			Other information yo property identification	ou wish to add about this ite on number:	em, such as local	
If you o	own or have more than one, list he	ere:				
1.2	Street address, if available, or o	other description	What is the property Single-family home	Э	the amount of a	recured claims or exemptions. Put ny secured claims on Schedule D: Have Claims Secured by Property.
		· 	Duplex or multi-un Condominium or o Manufactured or m	ooperative	Current value entire property	
			Land		-	<u> </u>
	Number Street		Investment propert Timeshare Other	y	interest (such	ature of your ownership as fee simple, tenancy by or a life estate), if known.
	City State	Zip Code				
			Debtor 1 only Debtor 2 only Debtor 1 and Debt	in the property? Check one or 2 only debtors and another	Check if the check	nis is community property uctions)

Other information you wish to add about this item, such as local property identification number:

Debtor 1 Damior Case 16-16888 Doc 1 First Name Middle Name	Filed 05/19/16 Entered 05/19/16	്ഷമം24: <u>10 Desc Main</u>		
1.3 Street address, if available, or other description	Documes name Page 11 of 69 What is the property? Check all that apply. Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home	Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property. Current value of the entire property? Current value of the portion you own?		
Number Street City State Zip Code	Land Investment property Timeshare Other	Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.		
	Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Other information you wish to add about this item, property identification number:	Check if this is community property (see instructions)		
The state of the s	all of your entries from Part 1, including any entries fee			
Do you own, lease, or have legal or equitable interest	in any vehicles, whether they are registered or not? In lso report it on Schedule G: Executory Contracts and Unexpected Science (1997)			
3.1 Make Ford Model: Taurs Year: 1999	Who has an interest in the property? Check one. Debtor 1 only	Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.		
Approximate mileage: 135000 Other information: 1999 Ford Taurus	Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see	Current value of the entire property? \$2700.00 Current value of the portion you own? \$2700.00		
3.2 Make	instructions) Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only	Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.		
Other information:	Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions)	Current value of the entire property? Current value of the portion you own?		

Debtor 1	Damior Case 16-16888	Filed 05/19/16 Entered 05/19/14	് ഷിഷ്ടാൻ 10 Desc Main		
	First Name Middle Name	Document Page 12 of 69	B		
3.3	Make Model:	Who has an interest in the property? Check one.	Do not deduct secured claims or exemptions. Put the amount of any secured claims on <i>Schedule D</i> :		
	Year:	Debtor 1 only	Creditors Who Have Claims Secured by Property.		
	Approximate mileage:	Debtor 2 only	creations with the creation contains a continuous sylvinoperty.		
		= '	Current value of the Current value of the		
	Other information:	Debtor 1 and Debtor 2 only	entire property? portion you own?		
		At least one of the debtors and another			
		Check if this is community property (see instructions)			
3.4	Make	Who has an interest in the property? Check	Do not deduct secured claims or exemptions. Put		
	Model:	one.	the amount of any secured claims on Schedule D:		
	Year:	Debtor 1 only	Creditors Who Have Claims Secured by Property.		
	Approximate mileage:	Debtor 2 only	Current value of the Current value of the		
	Other information:	Debtor 1 and Debtor 2 only	entire property? portion you own?		
		At least one of the debtors and another			
		Check if this is community property (see instructions)			
4.1	Yes Make	Who has an interest in the property? Check	Do not deduct secured claims or exemptions. Put		
4.1	Make	one.	the amount of any secured claims or exemptions. Put		
	Year:	Debtor 1 only	Creditors Who Have Claims Secured by Property.		
	Approximate mileage:	Debtor 2 only	, ,		
	Other information:	Debtor 1 and Debtor 2 only	Current value of the entire property? Current value of the portion you own?		
	Other information.	At least one of the debtors and another	— portion you own:		
		Check if this is community property (see instructions)			
4.2	Make	Who has an interest in the property? Check	Do not deduct secured claims or exemptions. Put		
			the amount of any secured claims on Schedule D:		
	Model:	one.	•		
	Year:	one. Debtor 1 only	the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.		
			Creditors Who Have Claims Secured by Property.		
	Year:	Debtor 1 only	•		
	Year: Approximate mileage:	Debtor 1 only Debtor 2 only	Creditors Who Have Claims Secured by Property. Current value of the Current value of the		
	Year: Approximate mileage:	Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	Creditors Who Have Claims Secured by Property. Current value of the Current value of the		
5. Ado	Year: Approximate mileage: Other information:	Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see	Creditors Who Have Claims Secured by Property. Current value of the entire property? ———————————————————————————————————		

Debtor 1 Damior Case 16-16888 Doc 1 Filed 05/41-9/416 Entered 05/41-9/416 (Au2vi24:10 Desc Main First Name Documental Page 13 of 69

Describe Your Personal and Household Items

Do you own or have any legal or equitable interest in any of the following items?	Current value of the portion you own? Do not deduct secured claims or exemptions.
6. Household goods and furnishings	
Examples: Major appliances, furniture, linens, china, kitchenware	
□ No	
Yes. Describe Used Furniture	
Social difficulty	\$600.00
7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; mus	sic
✓ No	
Yes. Describe	
8. Collectibles of value	
Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects;	
stamp, coin, or baseball card collections; other collections, memorabilia, collectibles	
▼ No	
Yes. Describe	
9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; cano and kayaks; carpentry tools; musical instruments	pes
✓ No	
Yes. Describe	
10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment	
✓ No	
Yes. Describe	
11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories No	
Yes. Describe Used Clothing	\$1000.00
12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems gold, silver	i,
▼ No	
Yes. Describe	
13. Non-farm animals	
Examples: Dogs, cats, birds, horses	
✓ No	
Yes. Describe	
14. Any other percent and household items was did not already list including a sure backtoric list.	nt lint
14. Any other personal and household items you did not already list, including any health aids you did not	JT IIST
✓ No	
Yes. Describe	
15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attach	ned \$1600.00
for Part 3. Write that number here	1 21000.00

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Describe Your Financial Assets

Current value of the Do you own or have any legal or equitable interest in any of the following? portion you own? Do not deduct secured claims or exemptions. 16. Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition Yes Cash: 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. **✓** No Institution name: Yes 17.1. Checking account: 17.2. Checking account: 17.3. Savings account: 17.4. Savings account: 17.5. Certificates of deposit: 17.6. Other financial account: 17.7. Other financial account: 17.8. Other financial account: 17.9. Other financial account: 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts ✓ No Institution or issuer name: Yes 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture **✓** No Name of entity % of ownership: Yes. Give specific information about them

Deb	tor 1		<u>-16888</u>	Doc 1	Filed 05/119/16	<u>Entered</u> 05/49/16 /1k2/24:	10 Desc Main		
		First Name		Middle Name	Documetht et all the contract of the contract	Page 15 of 69			
20.	Government and corporate bonds and other negotiable and non-negotiable instruments Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders. Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them.								
	✓	No							
		Yes. Give specific information about them	Issuer name	:					
			-						
21.		rement or pension							
		mples: Interests in IR/ No	A, ERISA, Ke	eogn, 401(k), 4	103(b), thrift savings accour	nts, or other pension or profit-sharing plans	S		
		Yes. List each	Type of acco	ount:	Institution name:				
		account separately.	401(k) or sin	nilar plan:					
			Pension plar	n:					
			IRA:						
			Retirement a	account:					
			Keogh:						
			Additional ad	ccount:	-				
			Additional ad	ccount:					
22.	Your Exar com	mples: Agreements w panies, or others	eposits you ha	ave made so th	nat you may continue servic public utilities (electric, gas	e or use from a company , water), telecommunications			
		No			Institution name:				
	Ш	Yes	Electric:		mondion name.				
			Gas:						
			Heating oil:						
			Security dep	osit on rental (unit:				
			Prepaid rent	::	·				
			Telephone:						
			Water:						
			Rented furni	iture:					
			Other:						
23.	Ann	uities (A contract for	a periodic pa	yment of mone	ey to you, either for life or for	r a number of years)			
	✓	No							
		Yes	Issuer name	and description	on:				

Debte	or 1	Damior Ca First Name	ase 1	6-16888	Doc 1		<u>05/1/9/16</u> :umetht	Entered Page 16	_ 05/19/1 4 of 69	6 (Ak2 in 24: <u>10</u>	Desc Main	
24.												
	No Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c):											
25.		sts, equita rcisable fo No Yes. Desc	or your l		ts in property	(other th	an anything list	ted in line 1), a	nd rights or	powers		
26.	Еха	ents, copy	rights, rnet don				intellectual proyalties and licens		S			
27.		enses, frar	n chises ding pei	, and other ge mits, exclusive			ssociation holdin	gs, liquor licens	ses, professior	nal licenses		
Mon	ey (or prope	erty ov	ved to you?	?						Current value of the portion you own? Do not deduct secured claims or exemptions.	•
28.	✓	Yes. Give s about you al	specific i them, ir Iready fil		er					Federal: State: Local:		
	Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement											
		No Yes. Give s	pecific i	nformation						Alimony: Maintenance: Support: Divorce settlement Property settlemen		
	Exar	<i>nples:</i> Unpa	aid wage al Secur	one owes you es, disability ins ity benefits; un	urance payme		ity benefits, sick omeone else	pay, vacation pa	ıy, workers' cor	mpensation,		

Debt	tor 1	DamiorCase 16 First Name	5-16888	Doc 1 Middle Name	Filed 05/11 Docume		Entered 05/1 Page 17 of 69	9/116/11/2:24: <u>10 [</u>	Desc Main
31.		rests in insurance p mples: Health, disabil		ance; health			edit, homeowner's, or re	enter's insurance	
		No Yes. Name the insura of each policy and lis			Company name:			Beneficiary:	Surrender or refund value:
32.	If you	interest in property u are the beneficiary erty because someor No Yes. Describe	of a living trust				olicy, or are currently er	ntitled to receive	
33.		ms against third pa nples: Accidents, em					ade a demand for pay	ment	
		No Yes. Describe							
34.		er contingent and u	ınliquidated	claims of ev	ery nature, inclu	ding cou	ınterclaims of the del	otor and rights	
	H	No Yes. Describe							
35.	_	financial assets you	u did not alrea	ady list					
		Yes. Describe							
36.			-			-	es for pages you have		
Part	5:	Describe Any B	usiness-Re	elated Pro	perty You Owi	n or Ha	ve an Interest In.	List any real estate	in Part 1.
37.	Do y	ou own or have an	y legal or equ	itable intere	est in any busines	s-related	d property?		
		No. Go to Part 6. Yes. Go to line 38.							Current value of the portion you own? Do not deduct secured claims or exemptions
38.	_	ounts receivable or	commissions	you alread	y earned				
	=	No Yes. Describe							
39.		ce equipment, furni nples: Business-relat			odems, printers, co	piers, fax	c machines, rugs, teleph	nones, desks, chairs, electro	onic devices
		No Yes. Describe							

Deb	tor 1 DamionCase 10 First Name	D-16888 DOC 1 Middle Name			esc Main
40.		uipment, supplies you use ir	Docume nt Pa(n business, and tools of you	ge 18 of 69 ir trade	
	✓ No				
	Yes. Describe				
41.	Inventory				
	✓ No				
	Yes. Describe				
42.	Interests in partnershi	ps or joint ventures			
	✓ No	Nar	me of entity:	% of ownership:	
	Yes. Give specific information about them		ne or enuty.	∕₀ oi ownersnip.	_
					-
43. (Customer lists, mailing	lists, or other compilations			_
	✓ No				
	Yes. Do your lists in	clude personally identifiable info	ormation (as defined in 11 U.S	.C. § 101(41A))?	
	☐ No				
	Yes. Descr	be			
44.	Any business-related p	roperty you did not already l	ist	·	
	✓ No				
	Yes. Give specific	_			
	information				<u> </u>
					
	ما دام ما دام درام درام درام درام درام د	l of very entries from Deut F	in alculiu u auccautui aa faa u	ba analas d	
	art 5. Write that number	l of your entries from Part 5, here	including any entries for pa	iges you nave attached▶	
Part		arm- and Commercial I		rty You Own or Have an Interest In	
46.	Do you own or have a	ny legal or equitable interest	in any farm- or commercial	fishing-related property?	
	✓ No. Go to Part 7.				Current value of the
	Yes. Go to line 47.				portion you own? Do not deduct secured claims or exemptions
47.	Farm animals Examples: Livestock, por	ultry, farm-raised fish			
	✓ No				
	Yes. Describe				

Deb	tor 1	DamiorCase 16-1688 First Name	88 Doc 1 Middle Name		Entered 05/19/16 (1/2:24:10 Page 19 of 69	Desc	Main
48.	Cro	ps-either growing or harve	sted	Doddinone	. ago 10 0. 00		
	✓	No					
		Yes. Describe					
49.	Farı	m and fishing equipment, ir	nplements, mach	inery, fixtures, and tools	s of trade		
	✓	No					
		Yes. Describe					
50.	Farı	m and fishing supplies, che	micals, and feed				
	✓	No					
		Yes. Describe				_	
51.	Any	farm- and commercial fishi	ing-related proper	ty you did not already lis	st		
		No					
		Yes. Describe					
					for pages you have attached		
IOI P	art O.	write that number here					
Part	7:	Describe All Property	You Own or Ha	ave an Interest in Th	nat You Did Not List Above		
53.		you have other property of a mples: Season tickets, country		not already list?			
	∠		ciub membersnip				
	_	Yes. Give specific					
		information					
54. A	dd th	e dollar value of all of your	entries from Part	7. Write that number her	re	.▶	
Dort	0.	List the Totals of Each	Dort of this E				
Part	8:	List the lotals of Each	Part of this F	Orm			
55. F	Part 1	: Total real estate, line 2			·····		
56. p	oart 2	total vehicles, line 5		\$2700.00)		
57. P	art 3:	: Total personal and housel	nold items, line 15	\$1600.00	1		
58. P	art 4:	: Total financial assets, line	36				
59. F	Part 5	: Total business-related pro	operty, line 45				
60. F	Part 6	: Total farm- and fishing-re	lated property, lin	ne 52			
61. F	Part 7	: Total other property not li	sted, line 54				
62. 1	Γotal	personal property. Add lines	56 through 61	\$4300.00			+ \$4300.00
				φ-1000.00	Copy personal property to	otal ▶	. \$1000.00
							\$4300.00
63. T	otal c	of all property on Schedule	A/B. Add line 55 +	line 62			

Fill i	in this inform	Case 16-16888 ation to identify your case:	Doc 1 Filed 05	5/19/16 Entered 05/	19/16 12:24:10	Desc Main
Deb	otor 1	Damion First Name	Middle Name	Hunter Last Name		
	otor 2 ouse, if filing)	First Name	Middle Name	Last Name		
Unit	ted States Ba	nkruptcy Court for the:	Northern	District of Illinois		
	se number nown)			(State)		
Of	ficial F	orm 106C			_	Check if this is a amended filing
Sc	hedule	C: The Prop	erty You Clain	n as Exempt		12/1
For s to exer exer exer orop	each item o state a s mpted up eive certa mption of perty is d t1: Ident Which set	n of property you cla pecific dollar amour to the amount of an in benefits, and tax- 100% of fair market etermined to exceed ify the Property You of exemptions are you cle e claiming state and federal e claiming federal exemption	nt as exempt. Alternative applicable statutoring applicable statutoring exempt retirement full value under a law that it that amount, your exempt laiming? Check one only, even nonbankruptcy exemptions. 1 u.S.C. § 522(b)(2)	ust specify the amount of ively, you may claim the fy limit. Some exemptions ands—may be unlimited in at limits the exemption to temption would be limited then if your spouse is filing with you	full fair market value—such as those for dollar amount. How a particular dollar do the applicable s	r health aids, rights to wever, if you claim an amount and the value of the
		ription of the property ar lle A/B that lists this prop	nd line Current value of perty the portion you own	Amount of the exemption you	•	cific laws that allow exemption
			Copy the value from Schedule A/B		·	
	Brief description	1999 Ford Taurus	\$2,700.00	\$2,400.00; \$3		735 ILCS 5/12-1001(c); 735 ILCS 5/12-1001(b)
	Line from Schedule A	/B: <u>03</u>		100% of fair market value, applicable statutory limit	up to any	
	Brief description	Used Clothing	\$1,000.00	7		735 ILCS 5/12-1001(b)
	Line from Schedule A			\$1,000.0 100% of fair market value, applicable statutory limit		
3.	(Subject to	adjustment on 4/01/19 and	, ,	75? ses filed on or after the date of adju nin 1,215 days before you filed this	,	

No Yes

Filed 05/11-0/16 Entered 05/11-0/11-6 /11-2:24:10 Desc Main Doc 1 Damior Case 16-16888 Debtor 1 Document the Document Page 21 of 69 Additional Page Part 2: Brief description of the property and line Current value of Amount of the exemption you claim Specific laws that allow exemption on Schedule A/B that lists this property the portion you Check only one box for each exemption. own Copy the value from Schedule A/B Brief 735 ILCS 5/12-1001(b) \$600.00 **✓**

\$600.00

100% of fair market value, up to any

applicable statutory limit

Used Furniture

06

description:

Schedule A/B:

Line from

Fill in this informa	Case 16-16888 ation to identify your case:		05/19/16	Entered 05/19/	16 12:24:10	Desc Main	
Debtor 1	Damion First Name	Middle Name	Hunter Last Na				
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Na	ame			
United States Ba	nkruptcy Court for the:	Northern	District of Illi	nois tate)			
Case number (If known)			,-				
	orm 106D					am	eck if this is ar ended filing
Schedu	le D: Credite	ors Who Ha	ve Clain	ns Secured	by Prope	rty	12/1
correct inforr	mation. If more spa	possible. If two ma ce is needed, copy t al pages, write your	the Addition	al Page, fill it out, r	number the entri	•	
No. Ch	ditors have claims secuneck this box and submit the li in all of the information b	nis form to the court with you	ur other schedules	s. You have nothing else t	o report on this form.		
Part 1: List A	All Secured Claims						
claim. If mor	e than one creditor has a	nas more than one secured particular claim, list the oth all order according to the cre	er creditors in Pa	' '	Column A Amount of claim Do not deduct the value of collateral.	Column B Value of collateral that supports this claim	Column C Unsecured portion If any

		Case 16-16888	R Doc 1 Filed	05/19/16	Entered 05/	19/16 12:24:10	Desc	Main	
Fill in	this informa	ation to identify your case			0.010 = 0 0.0	.0,10 12:2 ::10	2000		
Debto	or 1	Damion First Name	Middle Name	Hunter Last Nar					
Debto	or 2	riist Name	Middle Name	Last Nai	ne .				
(Spou	ise, if filing)	First Name	Middle Name	Last Nar	me				
Unite	d States Ba	nkruptcy Court for the:	Northern	District of Illing					
	number			(312	ale)				
(If kno	,	400F/F					Chec	k if thic ic an	amended filing
		orm 106E/F					Попес	K II ti II3 I3 ti I	r arrierided illing
Sc	hedu	le E/F: Cre	ditors Who l	Have Un	secured	Claims			12/15
106Á/I are lis the bo	B) and on S ted in Sche exes on the	Schedule G: Executory edule D: Creditors Who left. Attach the Contin	xpired leases that could re Contracts and Unexpired o Hold Claims Secured by uation Page to this page. Y Unsecured Claims	d Leases (Official / Property. If more	Form 106G). Do n e space is needed	ot include any credito I, copy the Part you ne	rs with parti ed, fill it out	allý secured , number th	d claims that ne entries in
1.		ditors have priority unso to Part 2.	secured claims against yo	ou?					
 	identify wha possible, list Part 1. If mo	t type of claim it is. If a cla t the claims in alphabetic ore than one creditor hold	claims. If a creditor has mo nim has both priority and nor al order according to the cre as a particular claim, list the laim, see the instructions for	npriority amounts, li editor's name. If you other creditors in F	st that claim here an u have more than tv Part 3.	nd show both priority and	nonpriority a	mounts. As	much as
							Total claim	Priority amount	Nonpriority amount

Filed 05/41-9/16 Entered 05/41-9/16 42:24:10 Desc Main Doc 1 Damior Case 16-16888 Debtor 1 Documernt Page 24 of 69 List All of Your NONPRIORITY Unsecured Claims Do any creditors have nonpriority unsecured claims against you? No. You have nothing to report in this part. Submit this form to the court with your other schedules. ◪ List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.If you have more than four priority unsecured claims fill out the Continuation Page of **Total claim** 4.1 City of Chicago Parking \$2,300.00 Last 4 digits of account number Nonpriority Creditor's Name 121 N. LaSalle St # 107A When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Chicago Illinois 60602 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only |√| Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that At least one of the debtors and another you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify **Tickets** Is the claim subject to offset? **✓** No Yes 4.2 ComEd \$1,100.00 Last 4 digits of account number Nonpriority Creditor's Name 3 Lincoln Center When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent 60181 Oakbrook Terrace Illinois Unliquidated City Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only ✓ Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that At least one of the debtors and another you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Is the claim subject to offset? Other. Specify Electric Bill **✓** No Yes 4.3 CONVERGENT OUTSOURCING \$305.00 Last 4 digits of account number 5702 Nonpriority Creditor's Name Po Box 9004 When was the debt incurred? 6/1/2014 Number Street As of the date you file, the claim is: Check all that apply. Contingent Renton Washington 98057 Unliquidated Citv State Zip Code Who incurred the debt? Check one. Disputed ✓ Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that

✓ No Yes

At least one of the debtors and another

Is the claim subject to offset?

Check if this claim relates to a community debt

Other. Specify

you did not report as priority claims

Debts to pension or profit-sharing plans, and other similar debts

001 Collection; Collecting for ORIGINAL

CREDITOR: COMCAST

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Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.4 ENHANCED RECOVERY CO L \$2,601.00 Last 4 digits of account number _ Nonpriority Creditor's Name 8014 BAYBERRY RD When was the debt incurred? 11/1/2014 Number Street As of the date you file, the claim is: Check all that apply. Contingent JACKSONVILLE City Florida 32256 Unliquidated State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only ◪ Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that At least one of the debtors and another you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt 001 Collection; Collecting for ORIGINAL CREDITOR: AT T Is the claim subject to offset? **✓** Other, Specify **✓** No Yes 4.5 ENHANCED RECOVERY CO I \$888.00 5880 Last 4 digits of account number Nonpriority Creditor's Name 8014 BAYBERRY RD When was the debt incurred? 1/1/2013 Number Street As of the date you file, the claim is: Check all that apply. Contingent **JACKSONVILLE** 32256 Florida Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Ͷ Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that At least one of the debtors and another you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts 001 Collection; Collecting for ORIGINAL **✓** Is the claim subject to offset? Other. Specify_ CREDITOR: SPRINT No Yes 4.6 FST PREMIER \$422.00 Last 4 digits of account number Nonpriority Creditor's Name <u>3820 N LÓUISE AVE</u> When was the debt incurred? 10/1/2009 Number As of the date you file, the claim is: Check all that apply. Contingent South Dakota 57107 SIOUX FALLS Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed V Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that At least one of the debtors and another you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Other. Specify_ CreditCard Is the claim subject to offset? |**~**| No Yes

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	After listing any entries on this page, number them beginning w		Total claim
	OVERLND BOND	in no, renewed by no, and so retain	
4.7	Nonpriority Creditor's Name	Last 4 digits of account number	\$7,000.00
	4701 W FULLERTON Number Street	When was the debt incurred?n/a	
	- Control Control	As of the date you file, the claim is: Check all that apply.	
	CHICAGO Illinois 60639	Contingent	
	City State Zip Code	Unliquidated	
	Who incurred the debt? Check one. Debtor 1 only	Disputed	
		Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that	
	片	you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts	
	Check if this claim relates to a community debt Is the claim subject to offset?	Other. Specify Vehicle	
	No	Verlide Verlide	
	Yes		
4.8	SOURCE RECEIVABLES MNG		\$4,366.00
1.0	Nonpriority Creditor's Name	Last 4 digits of account number2202	Ψ+,300.00
	4615 DUNDAS DR STE 102 Number Street	When was the debt incurred? 6/1/2015	
	Trained Street	As of the date you file, the claim is: Check all that apply.	
	GREENSBORO North Carolina 27407	Contingent	
	City State Zip Code	Unliquidated	
	Who incurred the debt? Check one.	Disputed	
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that	
	At least one of the debtors and another	you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	001 Collection; Collecting for ORIGINAL CREDITOR: PEOPLES GAS LIGHT	
	No No	Other. Specify COKE CO	
	Yes		
4.9	Starr Bejgiert Zink and Rowells Nonpriority Creditor's Name	Last 4 digits of account number	\$650.00
	35 E. Wacker Drive, Ste. 1870	_ When was the debt incurred?n/a	
	Number Street	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	ChicagoIllinois60601CityStateZip Code	Unliquidated	
	Who incurred the debt? Check one.	Disputed	
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that	
	At least one of the debtors and another	you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	✓ Other. Specify 2015-M1-709434	
	No		
	Yes		

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Your NONPRIORITY Unsecured Claims - Continuation Page Part 2: After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. Total claim 4.10 US DEPT OF ED/GSL/ATL \$2,056.00 Last 4 digits of account number Nonpriority Creditor's Name PO BOX 2287 When was the debt incurred? 2/1/2004 Street Number As of the date you file, the claim is: Check all that apply. Contingent 30301 **ATLANTA** Georgia Unliquidated Zip Code City State Who incurred the debt? Check one. Disputed Debtor 1 only $\overline{\mathbf{A}}$ Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that At least one of the debtors and another you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offset? Other. Specify **✓** No Yes 4.11 US DEPT OF ED/GSL/ATL \$1,591.00 Last 4 digits of account number 7968 Nonpriority Creditor's Name PO BOX 2287 When was the debt incurred? 2/1/2005 Number Street As of the date you file, the claim is: Check all that apply. Contingent ATLANTA City 30301 Georgia Unliquidated Zip Code State Who incurred the debt? Check one. Disputed ✓ Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that At least one of the debtors and another you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offset? Other, Specify **✓** No Yes 4.12 US DEPT OF ED/GSL/ATL \$1,372.00 Last 4 digits of account number Nonpriority Creditor's Name PO BOX 2287 When was the debt incurred? 2/1/2005 Number Street As of the date you file, the claim is: Check all that apply. Contingent <u>ATL</u>ANTA Georgia 30301 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only **|** | Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that At least one of the debtors and another you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offset? Other. Specify **✓** No

Yes

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rirst Name Middle Name Documasi Name

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Your NONPRIORITY Unsecured Claims - Continuation Page Part 2: After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. Total claim 4.13 US DEPT OF ED/GSL/ATL \$502.00 Last 4 digits of account number Nonpriority Creditor's Name PO BOX 2287 When was the debt incurred? 2/1/2004 Street Number As of the date you file, the claim is: Check all that apply. Contingent 30301 **ATLANTA** Georgia Unliquidated Zip Code City State Who incurred the debt? Check one. Disputed Debtor 1 only $\overline{\mathbf{A}}$ Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that At least one of the debtors and another you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offset? Other. Specify **✓** No Yes 4.14 University of Chicago Medicine \$0.00 Last 4 digits of account number Nonpriority Creditor's Name 15965 Collections Center Dr When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent 60693 Chicago Illinois Unliquidated City Zip Code State Who incurred the debt? Check one. Disputed ✓ Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that At least one of the debtors and another you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Is the claim subject to offset? \square Other, Specify Notice **✓** No Yes 4.15 UNIVERSITY of Chicago Physicians Group \$900.00 Last 4 digits of account number Nonpriority Creditor's Name 75 Remittance Dr # 1385 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Chicago Illinois 60675 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only **|** | Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that At least one of the debtors and another you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offset? Other. Specify Medical Bill

✓ No Yes

Filed 05/419/16 Entered 05/419/16 (122:24:10 Desc Main Doc 1 Debtor 1

Page 29 of 69 Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim. **Total claims** \$0.00 **Total claims** 6a. Domestic support obligations. from Part 1 \$0.00 6b. Taxes and certain other debts you owe the government 6c. Claims for death or personal injury while you were intoxicated 6c. \$0.00 6d. Other. Add all other priority unsecured claims. Write that \$0.00 amount here. 6e. Total. Add lines 6a through 6d. \$0.00 **Total claims** \$5,521.00 **Total claims** 6f. Student loans from Part 2 6g. Obligations arising out of a separation agreement or divorce 6g. that you did not report as priority claims 6h. Debts to pension or profit-sharing plans, and other similar 6h. 6i. Other. Add all other nonpriority unsecured claims. Write that 6i. amount here. \$26,053.00 6j. Total. Add lines 6f through 6i. 6j.

	Case 16-1688	8 Doc 1 Filed 0!	5/10/16 Entoro	<u>1.05/1</u> 9/16 12:24:10	Desc Main
Fill in this inform	nation to identify your case		Wight Filerer	10:3/19/10 12.24.10	Desc Main
Debtor 1	Damion First Name	Middle Name	Hunter Last Name		
Debtor 2		Middle Name	Läst Name		
(Spouse, if filing) First Name	Middle Name	Last Name		
United States Ba	ankruptcy Court for the:	Northern	District of Illinois (State)		
Case number (If known)			(Ciaio)		
	Form 106G				Check if this is ar amended filing
Schedul	e G: Execut	ory Contracts a	and Unexpire	d Leases	12/1
	d, copy the additional p			equally responsible for supplyi page. On the top of any addition	ing correct information. If more onal pages, write your name and
1. Do you ha	ave any executory	contracts or unexpired	leases?		
✓ No. Che	ck this box and file this for	m with the court with your other	r schedules. You have nothi	ng else to report on this form.	
Yes. Fill	in all of the information be	elow even if the contracts or lea	ses are listed on Schedule	A/B: Property (Official Form 106A)	/B).
				n state what each contract or lea xamples of executory contracts and	
Person	or company with whor	n you have the contract or le	ase	State what the contract	or lease is for

		Case 16-16888	3 Doc 1 Filed 0	5/19/16 Entered (05/19/16 12:24:10	Desc Main
Fill	in this inform	ation to identify your case		J	0, = 0 == 11 = 11 = 0	2 000
De	btor 1	Damion		Hunter		
Da	htor O	First Name	Middle Name	Last Name		
	btor 2 ouse, if filing)	First Name	Middle Name	Last Name	_	
Un	ited States Ba	ankruptcy Court for the:	Northern	District of Illinois	_	
	se number (nown)			(State)	_	
	<u> </u>					Check if this is a
\bigcirc 1	fficial F	Form 106H				amended filing
		-	dobtors			404
		e H: Your Co				12/1: f two married people are filing
in th	ne boxes on ry question. Do you hav	the left. Attach the Add	itional Page to this page. O	•	ages, write your name and c	e, fill it out, and number the entries ase number (if known). Answer
	✓ No Yes					
2.	Louisiana, N	•	ved in a community proper rto Rico, Texas, Washington,		unity property states and territori	ies include Arizona, California, Idaho,
		id your spouse, former sp	ouse, or legal equivalent live v	vith you at the time?		
			tate or territory did you live?	Fill in the	name and current address of th	at person.
		Name of your spouse, for	ormer spouse, or legal equivale	ent	-	
		Number Street			-	
		City	State	Zip Code	-	
3.	as a codeb	tor only if that person is	s a guarantor or cosigner. N	Make sure you have listed the		the person shown in line 2 again ficial Form 106D), <i>Schedule E/F</i> olumn 2.
	Column 1:	Your codebtor			Column 2: The creditor to	whom you owe the debt

Check all schedules that apply:

Fill in	this information to identif	y your case:		9/16 12	:24:10 Desc	Main
			•	32 01 03		
Debtor	1 <u>Damion</u> First Name	Middle Name	Hunter Last Name			
Debtor					Check if this is:	
(Spouse	e, if filing) First Name	Middle Name	Last Name		An amended filing	l
United S	States Bankruptcy Court for the:	Northern	District of Illinois (State)		A supplement sho expenses as of the	owing post-petition chapter 13 e following date:
Case no			· · ·		MM / DD / YYYY	
Offic	cial Form 106I					
Sch	edule I: Your Ind	come				12/15
nclud nform ages,	nsible for supplying core information about you ation about your spous write your name and ca	ur spouse. If you are se e. If more space is need ase number (if known). A	parated and your led, attach a sepa	spouse is not filin trate sheet to this f	g with you, do n	ot include
	Fill in your employment information.		Debtor 1		Debtor 2	
		Employment status	Employed		Employed	
	If you have more than one job,		✓ Not Employed		Not Employed	
	attach a separate page with	Occupation	_			
	information about additional employers.	·				
		Employer's name		_		_
	Include part time, seasonal, or	Employer's address	Number Street		Number Street	
	self-employed work.		Number Street		Number Street	
	Occupation may include student					
	or homemaker, if it applies.					
			City	State Zip Code	City	State Zip Code
		How long employed there?	?	_		
Part 2	2: Give Details About	Monthly Income				
		-				
	ate monthly income as of the parated.	date you file this form. If you I	have nothing to report for	or any line, write \$0 in the s	space. Include your noi	n-filing spouse unless you
-	or your non-filing spouse have mo rrate sheet to this form.	ore than one employer, combine	the information for all er	mployers for that person or		need more space, attach
				For Debtor 1	For Debtor 2 or non-filing spouse	
	ist monthly gross wages, sala eductions.) If not paid monthly, ca			\$0.00	ming opoust	
	stimate and list monthly over		3.	+ \$0.00		
	Calculate gross income. Add lin		4.	\$0.00		
-	• • • • • • • • • • • • • • • • • • • •		· -	7: 00	1	

Filed 05/11/9/16 Debtor 1 Damion Case 16-16888 Doc 1 Entered @5/19/16 12:24:10 Desc Main Documentame Page 33 of 69 Middle Name For Debtor 2 or For Debtor 1 non-filing spouse Copy line 4 here 4 \$0.00 5. List all payroll deductions: 5a. Tax, Medicare, and Social Security deductions 5a. \$0.00 5b. Mandatory contributions for retirement plans 5b. \$0.00 5c. Voluntary contributions for retirement plans 5c. \$0.00 5d. Required repayments of retirement fund loans 5d. \$0.00 5e. Insurance 5e. \$0.00 5f. Domestic support obligations 5f. \$0.00 5q. Union dues 5g. \$0.00 \$0.00 5h. Other deductions. Specify: 5h. + 6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h. 6. \$0.00 7. Calculate total monthly take-home pay. Subtract line 6 from line 4. 7. \$0.00 8. List all other income regularly received: 8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total \$1,500.00 monthly net income. 8a. 8b. Interest and dividends 8b. \$0.00 8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement. 8c. \$0.00 8d. Unemployment compensation 8d. \$0.00 8e. Social Security 8e. \$0.00 8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies 8f. \$0.00 8g. Pension or retirement income 8g. \$0.00 8h. Other monthly income. Specify: 8h. + \$0.00 9. Add all other income Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h. 9. \$1,500.00 10. Calculate monthly income. Add line 7 + line 9. 10. \$1,500.00 \$1,500.00 Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse 11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. 11. + \$0.00 Specify: 12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. 12. \$1,500.00 Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it applies Combined monthly income 13. Do you expect an increase or decrease within the year after you file this form? Yes. Explain:

	Case 16-168	88 Doc 1 Filed	05/19/16	Entered 05/19/	16 12:24:10	Desc Mair	า
Fill in this inform	ation to identify your ca			J			
Debtor 1	Damion		Hunte	r			
	First Name	Middle Name	Last N	lame			
Debtor 2	Finish	BACALII - Bloom	1 ()		Check if this is:		
(Spouse, if filing	First Name	Middle Name	Last N	ame	An amended filir	ng	
United States Ba	ankruptcy Court for the	Northern	District of II	inois State)		howing post-petitio the following date:	n chapter 13
Case number (If known)					MM / DD / YYY		
Official F	orm 106J				W.W., 55, 111	•	
	e J: Your E	xpenses					12/1
nformation. If m		sible. If two married people I, attach another sheet to th hold					ber
1. Is this a join	t case?						
✓ No. Go	to line 2						
Yes. Do	es Debtor 2 live in a	separate household?					
	No						
F	Yes. Debtor 2 must f	ile Official Forms 106J-2, <i>Ex</i>	penses for Separa	te Household of Debtor 2.			
2. Do you have	dependents?	No .	<u> </u>				
Do not list De Debtor 2.		Yes. Fill out this information to each dependent		nt's relationship to or Debtor 2	Dependent's age 9 years	Does dependently with you? No. Yes.	dent live
3. Do your exp		No					
expenses of than yourself and dependents	your \Box	Yes					
Part 2: Estim	nate Your Ongoin	g Monthly Expenses					
•	f a date after the ban	bankruptcy filing date unle kruptcy is filed. If this is a s		• • • • • • • • • • • • • • • • • • • •	•	•	
		-cash government assistar I it on <i>Schedule I: Your Inc</i> o				Yo	our expenses
	or home ownership ex the ground or lot. 4.	xpenses for your residence	. Include first mort	gage payments and		4.	\$750.00
If not inclu	ided in line 4:						
4a. Real est	tate taxes					4a	\$0.00
4b. Property	y, homeowner's, or ren	ter's insurance				4b.	\$0.00
4c. Home m	naintenance, repair, and	l upkeep expenses				4c.	\$0.00

\$0.00

4d.

4d. Homeowner's association or condominium dues

Debtor 1 Damior Case 16-16888 Doc 1 Filed 05/119/16 Entered 05/19/16 (1/22)24:10 Desc Main

Document Page 35 of 69 Your expenses 5. Additional mortgage payments for your residence, such as home equity loans \$0.00 5. 6. Utilities: 6a. Electricity, heat, natural gas \$100.00 6a. 6b. Water, sewer, garbage collection \$0.00 6b. 6c. Telephone, cell phone, Internet, satellite, and cable services \$100.00 6c. 6d. Other. Specify: \$0.00 6d 7. Food and housekeeping supplies \$200.00 7. 8. Childcare and children's education costs \$0.00 8. 9. Clothing, laundry, and dry cleaning \$10.00 9. 10. Personal care products and services \$25.00 10. 11. Medical and dental expenses \$0.00 11. 12. Transportation. Include gas, maintenance, bus or train fare. \$80.00 12. Do not include car payments 13. Entertainment, clubs, recreation, newspapers, magazines, and books \$0.00 13. 14. Charitable contributions and religious donations \$0.00 14. 15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. 15a. Life insurance \$0.00 15a 15b. Health insurance \$0.00 15b 15c. Vehicle insurance \$60.00 15c 15d. Other insurance. Specify: \$0.00 15d 16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. \$0.00 16 17. Installment or lease payments: 17a. Car payments for Vehicle 1 \$0.00 17a 17b. Car payments for Vehicle 2 17b \$0.00 17c. Other. Specify: \$0.00 17c 17d. Other. Specify: \$0.00 17d 18. Your payments of alimony, maintenance, and support that you did not report as deducted from \$0.00 your pay on line 5, Schedule I, Your Income (Official Form 106l). 18. 19. Other payments you make to support others who do not live with you. Specify: \$0.00 19. 20.Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property \$0.00 20a 20b. Real estate taxes 20b. \$0.00 20b 20c. Property, homeowner's, or renter's insurance \$0.00 20c 20d. Maintenance, repair, and upkeep expenses 20d. \$0.00 20d 20e. Homeowner's association or condominium dues \$0.00 20e

Debtor 1 DamiorCase 16-16888 Doc 1 Filed 05/119/16 Entered 05/119/116 (12:224:10 Desc Main Pirst Name DocumerName Page 36 of 69	
21. Other . Specify:	\$0.00
<u>-</u> .	
22. Calculate your monthly expenses.	\$1,325.00
22a. Add lines 4 through 21.	\$0.00
22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2	\$1,325.00
22c. Add line 22a and 22b. The result is your monthly expenses.	+ 1,0=0100
23.Calculate your monthly net income.	
23a. Copy line 12 (your combined monthly income) from Schedule I.	\$1,500.00
23b. Copy your monthly expenses from line 22 above.	\$1,325.00
23c. Subtract your monthly expenses from your monthly income.	\$175.00
The result is your monthly net income. 23c	
24. Do you expect an increase or decrease in your expenses within the year after you file this form?	
For example, do you expect to finish paying for your car loan within the year or do you expect your	
mortgage payment to increase or decrease because of a modification to the terms of your mortgage?	
✓ No	
Yes	
Explain here:	

		Case 16-1688	9 Doc 1 Filad 0	5/10/16	ed 05/19/16 12:24:10	Doce Main
Fill	in this inform	nation to identify your cas		5/19/10 Filler	PH 03/1.9/10 12.24.10	Desc Main
Del	otor 1	Damion		Hunter		
		First Name	Middle Name	Last Name		
	otor 2 ouse, if filing	First Name	Middle Name	Last Name		
Uni	ted States Ba	ankruptcy Court for the:	Northern	District of Illinois		
		, .,	· · · · · · · · · · · · · · · · · · ·	(State)		
	se number nown)					
Of	ficial F	Form 106De	<u>C</u>			Check if this is a amended filing
De	clarat	ion About a	n Individual De	btor's Sche	dules	12/1
lf tw	o married p	eople are filing togethe	er, both are equally responsi	ble for supplying corre	ect information.	
	t 1: Sign		eone who is NOT an attorney	to help you fill out ban	skruptcy forms?	
	✓ No					
	Yes. N	Name of person		Attach Bankrupto Signature (Officia	cy Petition Preparer's Notice, Decla al Form 119).	ration, and
<i>ح</i> د	that they a	re true and correct.	e that I have read the summa		with this declaration and	
天	/s/ Damio			Signa	ature of Debtor 2	
	Date 5/19/ 2			Date	MM/DD/YYYY	

Fill in this	s inform:	Case 16-16888 ation to identify your case		Filed 05/19/16	Entered 05/	19/16 12:24:10	Desc Main
Debtor 1		Damion		Hunter			
Debtor 2	2	First Name	Middle N	lame Last Na	me		
		First Name	Middle N	lame Last Na	me		
United S	states Ba	nkruptcy Court for the:	Northern	District of Illin	nois ate)		
Case nu				(3.			
Offic	ial F	orm 107				_	Check if this is a amended filing
			al Affairs	for Individua	als Filina i	for Bankrup	tcv 12/1
	needed	, attach a separate shee	t to this form. On		I pages, write you		ying correct information. If more er (if known). Answer every question
1. W	/hat is y	our current marital sta	tus?				
	Marr Not r	ied married					
2. D	uring th	e last 3 years, have you	lived anywhere o	ther than where you live	now?		
_		List all of the places you li	ved in the last 3 yea	rs. Do not include where yo	ou live now.		
	Debt	or 1:		Dates Debtor 1 lived there	Debtor 2:		Dates Debtor 2 lived there
					Same as D	ebtor 1	Same as Debtor 1
	Numb	per Street		From	Number Stree	<u>t</u>	From
				. То			To
	City	State	Zip Code		City	State Zip C	Code
					Same as D	ebtor 1	Same as Debtor 1
	Numb	ner Street		From	Number Stree	t	From
				To			То
	City	State	Zip Code		City	State Zip (Code
			•		•		
	City hin the I	clude Arizona, California,	Idaho, Louisiana, N	То		State Zip C	Code (Community property states

Debtor 1 DamiorCase 16-16888 First Name Filed 05/419/16 Entered 05/419/16/12:24:10 Desc Main Document Page 39 of 69 Doc 1

Pa	t2: Explain the Sources of Your Inc	ome			
4.	Did you have any income from employment Fill in the total amount of income you received fr activities. If you are filing a joint case and you have No Yes. Fill in the details.	rom all jobs and all businesses	including part-time		
		Debtor 1		Debtor 2	
		Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
	From January 1 of current year until the date you filed for bankruptcy:	Wages, commissions, bonuses, tips Operating a business	\$10000.00	Wages, commissions, bonuses, tips Operating a business	
	For last calendar year: (January 1 to December 31, 2015) YYYY	✓ Wages, commissions, bonuses, tips Operating a business	\$8000.00	Wages, commissions, bonuses, tips Operating a business	
	For the calendar year before that: (January 1 to December 31,	✓ Wages, commissions, bonuses, tips✓ Operating a business	\$7500.00	Wages, commissions, bonuses, tips Operating a business	
5.	Did you receive any other income during this Include income regardless of whether that income benefit payments; pensions; rental income; intere and you have income that you received together, List each source and the gross income from each No Yes. Fill in the details.	e is taxable. Examples of other est; dividends; money collected list it only once under Debtor 1.	income are alimony; child s from lawsuits; royalties; and	gambling and lottery winnings.	
		Debtor 1		Debtor 2	
		Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Sources of income Describe below.	Gross income from each source (before deductions and exclusions)
	From January 1 of current year until the date you filed for bankruptcy:				
	For last calendar year: (January 1 to December 31,				
	For the calendar year before that: (January 1 to December 31,				

Debtor 1 Damior Case 16-16888 Doc 1 Filed 05/41/9/16 Entered 05/41/9/16 (1/2):24:10 Desc Main

rst Name Documentare Page 40 of 69

List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? ✓ No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of payment Total amount paid Amount you still owe Was this payment for... Mortgage Creditor's Name Car Number Street Credit card Loan repayment Suppliers or City State Zip Code vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment Suppliers or vendors City State Zip Code Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment Suppliers or vendors City State Zip Code

Other

Damior Case 16-16888 Doc 1 Filed 05/41/9/16 Entered 05/41/9/16 /42/24:10 Desc Main Debtor 1 Document Page 41 of 69 Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony. Yes. List all payments to an insider. Dates of Total amount paid Amount you still Reason for this payment payment owe Insider's Name Number Street City State Zip Code Insider's Name Number Street City State Zip Code Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an Include payments on debts guaranteed or cosigned by an insider. Yes. List all payments that benefited an insider. Dates of Total amount paid Amount you still Reason for this payment payment owe Include creditor's name Insider's Name Number Street City State Zip Code Insider's Name Number Street City State Zip Code

Debtor 1 Damior Case 16-16888 First Name Doc 1

rt 4: Identify Legal Actions, Rep	possessions, a	ilia Foreciosure				
Within 1 year before you filed for bank List all such matters, including personal in disputes.						
✓ No ✓ Yes. Fill in the details.						
_	Nature	of the case	Court or	agency		Status of the case
Case title			Court Nar	ne		Pending On appeal
Case number			Number S	Street		Concluded
			City	State	Zip Code	_
Case title						Pending
			Court Nar	ne		On appeal
Case number			Number S	Street		- Concluded
			City	State	Zip Code	_
✓ No. Go to line 11. Yes. Fill in the information below.						
Yes. Fill in the information below.		Describe the pr	operty		Date	Value of the property
		-			Date	
Yes. Fill in the information below.		Describe the pr Explain what ha			Date	
Yes. Fill in the information below. Creditor's Name		Explain what ha			Date	
Yes. Fill in the information below. Creditor's Name		Explain what ha	s repossessed.		Date	
Yes. Fill in the information below. Creditor's Name Number Street	Zin Codo	Explain what hat Property was Property was Property was	s repossessed. s foreclosed. s garnished.	or levied	Date	
Yes. Fill in the information below. Creditor's Name	Zip Code	Explain what hat Property was Property was Property was	appened s repossessed. s foreclosed. s garnished. s attached, seized	, or levied.	Date	
Yes. Fill in the information below. Creditor's Name Number Street City State	Zip Code	Explain what hat Property was Property was Property was Property was	appened s repossessed. s foreclosed. s garnished. s attached, seized	, or levied.		Value of the
Yes. Fill in the information below. Creditor's Name Number Street	Zip Code	Explain what ha	repossessed. s foreclosed. s garnished. s attached, seized	, or levied.		Value of the
Yes. Fill in the information below. Creditor's Name Number Street City State Creditor's Name	Zip Code	Explain what hat Property was Property was Property was Property was	repossessed. s foreclosed. s garnished. s attached, seized	, or levied.		Value of the
Yes. Fill in the information below. Creditor's Name Number Street City State	Zip Code	Explain what hat Property was Property was Property was Property was Describe the pr Explain what hat	s repossessed. s foreclosed. s garnished. s attached, seized operty	, or levied.		Value of the
Yes. Fill in the information below. Creditor's Name Number Street City State Creditor's Name	Zip Code	Explain what hat Property was Property was Property was Property was Describe the pr Explain what hat	repossessed. s repossessed. s foreclosed. s garnished. s attached, seized operty repossessed.	, or levied.		Value of the
Yes. Fill in the information below. Creditor's Name Number Street City State Creditor's Name	Zip Code	Explain what hat Property was Property was Property was Property was Describe the pr Explain what hat Property was Property was Property was Property was	s repossessed. s foreclosed. s garnished. s attached, seized operty appened s repossessed. s foreclosed.			Value of the

Debte	or 1	DamiorCase 16-16 First Name		<u>d 05/419/16 Entered </u> 05/49/16 /1/22/24: ocumetht Page 43 of 69	10 Desc	Main
11.			iled for bankruptcy, did any a payment because you owe	creditor, including a bank or financial institution, set o	ff any amounts fr	om your
		Yes. Fill in the details.				
				Describe the action the creditor took	Date action was taken	Amount
		Creditor's Name				
		Number Street				
				Last 4 digits of account number: XXXX-		
		City Sta	te Zip Code			
		in 1 year before you file iver, a custodian, or ano		f your property in the possession of an assignee for th	e benefit of credi	tors, a court-appointed
	✓	No Yes				
Part	5:	List Certain Gifts ar	nd Contributions			
13.	Wit	thin 2 years before you f	iled for bankruptcy, did you	give any gifts with a total value of more than \$600 per	person?	
	✓	No Yes. Fill in the details for	each gift.			
		Gifts with a total value per person	-	Describe the gifts	Dates you gave the gifts	Value
		Person to Whom You Gav	ve the Gift			
		Number Street				
		City Star Person's relationship to ye				
		Person to Whom You Gav	ve the Gift			
		Number Street				
		City Sta	'			
		Person's relationship to y	ou			

		FIRST Name	Middle Name	Document Page 44 of 69		
14.	With	nin 2 years before you		ou give any gifts or contributions with a total value of mor	e than \$600 to an	y charity?
	✓	No Yes. Fill in the details fo	r each gift or contribution.			
	_	Gifts with a total value per person	-	Describe the gifts	Dates you gave the gifts	Value
		Charity's Name		_		
		Number Street				
Dont	. C. I	•	tate Zip Code			
Part 15.		_ist Certain Losse in 1 year before you fil		e you filed for bankruptcy, did you lose anything because	of theft, fire, othe	r disaster, or
	gam	bling?				
		No Yes. Fill in the details.				
		Describe the property how the loss occurred		Describe any insurance coverage for the loss Include the amount that insurance has paid. List pending	Date of your loss	Value of property lost
				insurance claims on line 33 of Schedule A/B: Property.	1	
Part	7:	_ist Certain Payme	ents or Transfers		1	
16.				ı or anyone else acting on your behalf pay or transfer any	property to anyor	ne you consulted about
			paring a bankruptcy petition preparers, or creaters, or creaters, or creaters.	on? edit counseling agencies for services required in your bankrupto	cy.	
		No Yes. Fill in the details.				
	_			Description and value of any property transferred	Date payment or transfer was made	Amount of payment
		Semrad Law Firm Person Who Was Paid		Attorney's Fee - 500.00	5/18/2016	\$500.00
		20 South Clark Street 28	8th Floor	_		
		Number Street		_		
			inois 60606 tate Zip Code	_		
		Email or website address		_		
		Person Who Made the F				
		Person Who Was Paid		_	<u> </u>	
		Number Street		_		
				_		
		City Si	tate Zip Code			
		Email or website addres				
		Person Who Made the F	Payment, if Not You			

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¥	No Yes. Fill in the details.					
		Description and value of any p	property transferred	Date payment or transfer was made	Amount	of paymer
	Person Who Was Paid					
	Number Street					
	City State Zip C	Code				
Inc	dinary course of your business or financial clude both outright transfers and transfers made nsfers that you have already listed on this stater No Yes. Fill in the details.	e as security (such as the granting of a security	y interest or mortgage on	your property). Do	not includ	e gifts and
		Description and value of any property transferred		property or payments but be paid in exchange to the paid in exchange to the paid in exchange to the part of the pa		Date trans vas made
	Person Who Received Transfer				_	
	Number Street					
	City State Zip C Person's relationship to you	Code				
	Person Who Received Transfer				_	
	Number Street					
	City State Zip C Person's relationship to you	Code				
	ithin 10 years before you filed for bankruptonese are often called asset-protection devices.) No	cy, did you transfer any property to a self-se	ettled trust or similar de	vice of which you	ı are a be	neficiary?
(Tł		5 12 1 1 6	property transferred			Date trans
(Tł	Yes. Fill in the details.	Description and value of the p	property transferred		v	vas made

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Part 8: List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units

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	or tra	in 1 year before you filed for bankruptcy, were ansferred? de checking, savings, money market, or other finance eratives, associations, and other financial institution	cial accounts; certificates of depos				
		No Yes. Fill in the details.					
			Last 4 digits of account number	Type of instrum	account or ent	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer
		Person Who Was Paid	— XXXX-	Che	cking ings		
		Number Street	<u> </u>		ey market kerage er		
		City State Zip Code					
		Person Who Was Paid	XXXX-	Che	cking ings		
		Number Street	_		ey market kerage		
		City State Zip Code	_	Othe	er		
	valua	ou now have, or did you have within 1 year beforables? No Yes. Fill in the details.	ore you filed for bankruptcy, an	y safe deposit	box or other deposito Describe the contents		Do you still have it?
		Name of Financial Institution	Name				☐ No
		Number Street	Number Street				Yes
		City State Zip Code	City State	Zip Code			
22.	Have	City State Zip Code e you stored property in a storage unit or place	other than your home within 1	year before yo	ou filed for bankruptcy	?	
		No Yes. Fill in the details.					
	_		Who else had access to it?		Describe the contents	S	Do you still have it?
		Name of Storage Facility	Name				☐ No ☐ Yes
		Number Street	Number Street				
		City State Zip Code	City State	Zip Code			

Deb	otor 1	Damior Case 16-16888 Doc 1 First Name Middle Name	Filed 05# Docum	<u>1/9/16 Er</u> ënt™ Paç	ntered 05/1 ge 47 of 69	എഫ്6 ഷമാമ4: <u>10 Desc Mai</u>	<u>n</u>
Par	t 9:	Identify Property You Hold or Contro	l for Some	one Else			
23.	Do y	you hold or control any property that someone No Yes. Fill in the details.	e else owns? I	Include any pro	perty you borro	wed from, are storing for, or hold in tru	st for someone.
	ш	res. I ill ill tile details.	Where is th	ne property?		Describe the contents	Value
		Owner's Name	Number Str	reet		-	
		Number Street	_			-	
			City	State	Zip Code	-	
		City State Zip Code	– City	State	Zip Code		
Den	440-		of a romation				
		Give Details About Environmental In urpose of Part 10, the following definitions apply:	iioiiiatioii				
	ha in Solution Hoto port al	nvironmental law means any federal, state, or local azardous or toxic substances, wastes, or material in cluding statutes or regulations controlling the clear ite means any location, facility, or property as define it used to own, operate, or utilize it, including disposazardous material means anything an environment xic substance, hazardous material, pollutant, contail notices, releases, and proceedings that you know any governmental unit notified you that you row Yes. Fill in the details.	nto the air, land nup of these su ed under any en sal sites. al law defines a aminant, or simi	I, soil, surface was abstances, waste avironmental law, as a hazardous wallar term. ess of when they or potentially lia	ater, groundwater, es, or material. whether you now easte, hazardous so occurred.	or other medium, own, operate, or utilize it substance,	Date of notice
		Number Street	Number Str	reet		-	
		City State Zip Code	City	State	Zip Code	-	
25.	Hav	e you notified any governmental unit of any re No Yes. Fill in the details.	elease of haza	rdous material	?		
			Governmen	ntal unit		Environmental law, if you know it	Date of notice
		Name of site	Government	tal unit		-	
		Number Street	Number Str	reet		-	
		City State Zip Code	City	State	Zip Code	_	

Debtor	1	DamiorCase 16-16888 First Name		iled 05/1/9/16 Documenter	Entered 05/16 Page 48 of 69	M16/1k2;24: <u>10</u>	Desc Main
26. H	av	e you been a party in any judicia	al or administrativ	e proceeding under	any environmental law	? Include settlements a	and orders.
[·	7	No Yes. Fill in the details.					
_	_	res. I ili ili ule details.		Court or agency		Nature of the case	Status of the case
		Case title					Pending
				Court Name			On appeal
		Case number		Number Street			Concluded
			-	City Stat	e Zip Code		
Part 11	:	Give Details About Your I	Business or C	onnections to A	ny Business		
27. W	/ith	nin 4 years before you filed for b	oankruptcy, did yo	ou own a business o	r have any of the follow	ing connections to any	business?
		A sole proprietor or self-empl			•	-time	
		A member of a limited liability A partner in a partnership	company (LLC) o	r limited liability partne	rship (LLP)		
		An officer, director, or manag	-				
	7	An owner of at least 5% of the No. None of the above applies. Go		ecuniles of a corporati	Off		
Ľ		Yes. Check all that apply above an		elow for each busines	S.		
				Describe the na	ature of the business		ntification number Do not I Security number or ITIN.
		Business Name				EIN:	
		Number Street		Name of accou	ntant or bookkeeper	Dates busines	s existed
		City State	Zip Code			From	То
				Describe the na	ature of the business		ntification number Do not I Security number or ITIN.
		Business Name				EIN:	
		Number Street		Name of accou	ntant or bookkeeper	Dates busines	s existed
		City State	Zip Code			From	То
				Describe the na	ature of the business		ntification number Do not I Security number or ITIN.
		Business Name				EIN:	
		Number Street		_		Dates busines	s existed
				Name of accou	ntant or bookkeeper	_	T.
		City State	Zip Code			From	То

Debtor 1	DamiorCase 2	TO-TOOOO	Doc 1	Filed 05/41/94		<u>ered</u> 05/19/166/1k2/	⊈4. <u>IU</u>	Desc M	<u>iain</u>	
	First Name		Middle Name	Document	me Page	e 49 of 69				
	hin 2 years befor ditors, or other pa	•	oankruptcy, di	d you give a financ	ial statemen	t to anyone about your bus	iness? Inc	lude all fina	ncial institutions,	
	No Yes. Fill in the det	ails halow								
Ц	res. I ill ill the det	ans below.		Date issu	ed					
	Name			MM/DD/YY	ΥΥ	_				
	Number Stree	t								
	City	State	Zip Coo	de						
Part 12:	Sign Below									
I hav	correct. I underst ruptcy case can I	and that makin	g a false state p to \$250,000	ement, concealing	property, or o	nts, and I declare under pena obtaining money or propert ears, or both. 18 U.S.C. §§ 19	y by fraud	in connection	on with a	
I hav	correct. I underst ruptcy case can i	and that makin result in fines u	g a false state p to \$250,000	ement, concealing	property, or o	obtaining money or propert ears, or both. 18 U.S.C. §§ 19	y by fraud 52, 1341, 1	in connection	on with a	
I hav	correct. I underst ruptcy case can i	and that makin result in fines u s/ Damion Hunte	g a false state p to \$250,000	ement, concealing	property, or o	obtaining money or propert ears, or both. 18 U.S.C. §§ 1	y by fraud 52, 1341, 1	in connection	on with a	
I hav and d bank	correct. I underst ruptcy case can i	and that makin result in fines under the second of the sec	g a false state p to \$250,000 er 1	ement, concealing , or imprisonment f	property, or o or up to 20 y	bbtaining money or propert ears, or both. 18 U.S.C. §§ 19 Signature of Debtor 2	y by fraud 52, 1341, 1	in connection	on with a	
I hav and o bank	correct. I underst ruptcy case can i	and that makin result in fines under the second of the sec	g a false state p to \$250,000 er 1	ement, concealing , or imprisonment f	property, or o or up to 20 y	Signature of Debtor 2	y by fraud 52, 1341, 1	in connection	on with a	
I hav and d bank	correct. I underst ruptcy case can in the state of the st	and that makin result in fines under the second of the sec	g a false state p to \$250,000 er 1	ement, concealing , or imprisonment f	property, or o or up to 20 y	Signature of Debtor 2	y by fraud 52, 1341, 1	in connection	on with a	
I hav and d bank	correct. I underst ruptcy case can in Sign Date rou attach addition No	and that makin result in fines under the status of Debtor 15/19/2016 onal pages to Y	g a false state p to \$250,000 er 1	ement, concealing , or imprisonment f	property, or o or up to 20 yo rs for Individ	Signature of Debtor 2 Date Juals Filing for Bankruptcy	y by fraud 52, 1341, 1	in connection	on with a	
Did y	correct. I underst ruptcy case can in Sign Date rou attach addition No	and that making esult in fines under the second in fines under the sec	g a false state p to \$250,000 er 1	ement, concealing , or imprisonment f	property, or o or up to 20 yo rs for Individ	Signature of Debtor 2 Date Juals Filing for Bankruptcy	y by fraud 52, 1341, 1	in connection of the connectio	on with a	

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re	Damion Hunter	Case No.					
-	Debtor		(If known)				
		Chapter	Chapter 13				
	DISCLOSURE OF COMPE	NSATION OF ATTORNEY FO	R DEBTOR				
1.	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. compensation paid to me within one year before the rendered or to be rendered on behalf of the debtor	he filing of the petition in bankruptcy, or agreed	to be paid to me, for services				
	For legal services, I have agreed to accept						
	Prior to the filing of this statement I have received	d	\$500.00				
	Balance Due		\$3,500.00				
2.	The source of the compensation paid to me was:						
	✓ Debtor Of	ther (specify)					
3.	The source of the compensation paid to me is:						
	✓ Debtor Of	ther (specify)					
4.	I have not agreed to share the above-disclose members and associates of my law firm.	ed compensation with any other person unless th	ney are				
	I have agreed to share the above-disclosed compensation with a other person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.						
5.	In return for the above-disclosed fee, I have agree a. Analysis of the debtor's financial situation, bankruptcy;	ed to render legal service for all aspects of the band rendering advice to the debtor in determinin					
	b. Preparation and filing of any petition, sche	dules, statements of affairs and plan which may	be required;				
	c. Representation of the debtor at the meeting	g of creditors and confirmation hearing, and any	adjourned hearings thereof;				

d. Representation of the debtor in adversary proceedings and other contested bankruptcy matters;

CERTIFICATION
I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of

6. By agreement with the debtor(s), the above-disclosed fee does not include the following services:

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Case 16-16888

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7: Liquidation

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

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- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form — the Chapter 7 Means Test Calculation (Official Form 122A-2). The calculations on the form— sometimes called the Means Test—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

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your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes,
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from:

http://www.justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit 20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

Case 16-16888 Doc 1 Filed 05/19/16 Entered 05/19/16 12:24:10 Desc Main UNITED STATES BANKBURG COURT Northern District of Illinois

In re:	Hunter, Damion	Case No	
	Debtor(s)		
		Chapter. Chapter13	
	VERIFIC	CATION OF CREDITOR MATRIX	
	The above named Debtors hereby verify th	at the attached list of creditors is true and correct to the best of their kn	owledge.
Date:	5/19/2016	/s/ Hunter, Damion	
		Hunter, Damion	

Signature of Debtor

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SOURCE RECEIVABLES MNG 4615 DUNDAS DR STE 102 GREENSBORO , NC 27407 USA

ENHANCED RECOVERY CO L 8014 BAYBERRY RD JACKSONVILLE , FL 32256 USA

U S DEPT OF ED/GSL/ATL PO BOX 2287 ATLANTA , GA 30301 USA

U S DEPT OF ED/GSL/ATL PO BOX 2287 ATLANTA , GA 30301 USA

U S DEPT OF ED/GSL/ATL PO BOX 2287 ATLANTA , GA 30301 USA

ENHANCED RECOVERY CO L 8014 BAYBERRY RD JACKSONVILLE , FL 32256 USA

U S DEPT OF ED/GSL/ATL PO BOX 2287 ATLANTA , GA 30301 USA

FST PREMIER 3820 N LOUISE AVE SIOUX FALLS, SD 57107 USA

CONVERGENT OUTSOURCING 800 SW 39TH ST RENTON , WA 98057 USA

City of Chicago Parking 121 N. LaSalle St # 107A Chicago , IL 60602 USA

Starr Bejgiert Zink and Rowells 35 E. Wacker Drive, Ste. 1870 Chicago , IL 60601 USA

UNIVERSITY of Chicago Physicians Group 75 Remittance Dr # 1385 Chicago , IL 60675 USA Case 16-16888 Doc 1 Filed 05/19/16 Entered 05/19/16 12:24:10 Desc Main sity of Chicago Medicine Document Page 58 of 69

University of Chicago Medicine 15965 Collections Center Dr Chicago , IL 60693 USA

OVERLND BOND 4701 W FULLERTON CHICAGO , IL 60639 USA

ComEd 3 Lincoln Center Bankruptcy Section Oakbrook Terrace , IL 60181 USA

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Revised as of 4/20/15)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule, and explain how and when the attorney's fees and the trustee's fees are determined and paid.

- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.
- 6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and when the case is called for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.

- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3. If the case is converted to a case under chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the chapter 7 case for any unpaid fees and expenses, pursuant to section 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services. However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate

tasks and functions for the attorney amd support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.

- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing.

E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4000.00
- 2. In addition, the debtor will pay the filing fee required in the case of \$ 310.00
- 3. Before signing this agreement, the attorney has received, \$ 500.00 toward the flat fee, leaving a balance due of \$ 3500.00 ; and \$ 61.76 for expenses, leaving a balance due for the filing fee of \$ 310.00

4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date:	MAY 1 8 20 16	
Signed:	d	
Debtor(s)		Attorney for the Debtor(s)

Do not sign this agreement if the amounts are blank.

as "incurred by an individual No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily but	primarily for a personal, for siness debts? Business	ner debts are defined in 11 U.S.C. § 101(8) family, or household purpose."
16a. Are your debts primarily coas "incurred by an individual No. Go to line 16b. ✓ Yes. Go to line 17. 16b. Are your debts primarily but obtain money for a business	primarily for a personal, for a	
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and correct. If I have chosen to file under Chapt or 13 of title 11, United States Code proceed under Chapter 7. If no attorney represents me and I of fill out this document, I have obtain I request relief in accordance with the I understand making a false statem connection with a bankruptcy case or both. 18 U.S.C. §§ 152, 1341, 15	ter 7, I am aware that I make. I understand the relief and did not pay or agree to paked and read the notice receive chapter of title 11, Unit ent, concealing property, can result in fines up to \$19, and 3571.	ay proceed, if eligible, under Chapter 7, 11,12 available under each chapter, and I choose to ay someone who is not an attorney to help may equired by 11 U.S.C. § 342(b). Ited States Code, specified in this petition. or obtaining money or property by fraud in
	investment. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you or	No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consume No. I am not filing under Chapter 7. Go to line 18. Yes. I am filing under Chapter 7. Do you estimate that after any exempt paid that funds will be available to distribute to unsecured creditor No.

	Coop 16 16000	Doo 1 Filed C	15/10/16 Entered 0	110/16 10:04:10	Dogo Main
Fill in this inform	Case 16-16888 nation to identify your case		5/19/16 Entered 05	5/19/10 12.24.10	Desc Main
Debtor 1	Damion		Hunter		
Debtor 2	First Name	Middle Name	Last Name		
(Spouse, if filing) First Name	Middle Name	Last Name		
	ankruptcy Court for the:	Northern	District of Illinois (State)	-	
Case number (If known)	<u> </u>			-	
Official I	Form 106Dec	<u> </u>			Check if this is an amended filing
Declarat	ion About ar	ı Individual De	ebtor's Schedule	s	12/15
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Debtor 1	Damio Cas	se 16-16	888	Doc 1	Filed	05/19/16	Entered	1 05/19/16, 12:	2 4:10	Desc Main	
	First Name			Middle Name	Doc	J Ment ame	Page 67	of 69			
	hin 2 years ditors, or ot		ed for b	ankruptcy,	did you giv	e a financial	statement to a	nyone about your bu	ısiness? lı	nclude all financial ins	stitutions,
	No Yes. Fill in th	he details belo	w.								
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Part 12:	Sign Bel			·		**					
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Case 16-16888 Doc 1 Filed 05/19/16 Entered 05/19/16 12:24:10 Desc Main

UNITEDESTRATES BARKERUGET OF 650 URT

Northern District of Illinois

In re:	Hunter, Damion	Case No	
	Debtor(s)	Case IVI	
		Chapter. Chapter13	
	VERIFI	CATION OF CREDITOR MATRIX	
	The above named Debtors hereby verify t	hat the attached list of creditors is true and correct to the best of their knowl	edge
Date:	5/18/2016	/s/ Hunter, Damion	
		Hunter, Damion Signature of Debtor	

Deb	tor 1	Damio Case 16-16888 Doc 1 Filed 05/19/16 Entered 05/19/16 12:24:10 Desc Main First Name Documentame Page 69 of 69	
16.	Cal	culate the median family income that applies to you. Follow these steps:	
	16a.	Fill in the state in which you live.	
	16b.	Fill in the number of people in your household.	
	16c.	Fill in the median family income for your state and size of household To find a list of applicable median income amounts, go online using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office.	\$63,896.00
17.	Hov	v do the lines compare?	
	17a.	Line 15b is less than or equal to line 16c. On the top of page 1 of this form, check box 1, Disposable income is not determined under 11 U.S.C. § 1325(b)(3). Go to Part 3. Do NOT fill out Calculation of Disposable Income (Official Form 122C-2).	
	17b.	1325(b)(3). Go to Part 3 and fill out Calculation of Disposable Income (Official Form 122C-2). On line 39 of that form, copy your current monthly income from line 14 above.	
Part	3:	Calculate Your Commitment Period Under 11 U.S.C. §1325(b)(4)	
		y your total average monthly income from line 11.	\$3,000.00
19.	com	uct the marital adjustment if it applies. If you are married, your spouse is not filing with you, and you contend that calculating the mitment period under 11 U.S.C. § 1325(b)(4) allows you to deduct part of your spouse's income, copy the amount from line 13.	÷ .
	19a.	If the marital adjustment does not apply, fill in 0 on line 19a.	- <u>\$0.00</u>
	19b.	Subtract line 19a from line 18.	\$3,000.00
20.	Calc	sulate your current monthly income for the year. Follow these steps:	
	20a.	Copy line 19b.	\$3,000.00
		Multiply by 12 (the number of months in a year).	x 12
	20b.	The result is your current monthly income for the year for this part of the form.	\$36,000.00
	20c.	Copy the median family income for your state and size of household from line 16c.	\$63,896.00
21.		do the lines compare?	
		Line 20b is less than line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 3, The commitment period is 3 years. Go to Part 4.	* 12 * 2 * 2 * 2 * 2 * 2 * 2 * 2 * 2 * 2
		Line 20b is more than or equal to line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 4, <i>The</i> commitment period is 5 years. Go to Part 4.	
art (4: S	ign Below	
		By signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct.	
		X /s/ Damion Hunter X	
		Signature of Debtor 1 Signature of Debtor 2	
		Date 5/18/2016 Date MM/DD/YYYY	
		If you checked 17a, do NOT fill out or file Form 122C-2. If you checked 17b, fill out Form 122C-2 and file it with this form. On line 39 of that form, copy your current monthly income from line 14 above.	